

EXHIBIT

A

IN THE SUPERIOR COURT OF WASHINGTON
IN AND FOR KING COUNTY

DEBORAH WHITE AND
CHRISTOPHER WHITE,

Plaintiffs,

vs.

SKAGIT BONDED COLLECTORS, LLC

Defendant.

NO.

**COMPLAINT FOR VIOLATIONS OF 15
U.S.C. § 1692 ET SEQ. AND RCW
CHAPTERS 19.16 AND 19.86 ET SEQ.**

COME NOW Plaintiffs, Deborah White and Christopher White, by and through counsel,
who allege:

I. PARTIES AND JURISDICTION

1. Plaintiffs Deborah and Christopher White are a married couple who reside in
Washington State.

2. Defendant SKAGIT BONDED COLLECTORS, LLC ("SBC"), a Washington
Limited Liability Company, UBI #601-584-019, is a debt collector and licensed collection
agency doing business in Washington, and who repeatedly attempted to collect an alleged debt
from the Plaintiffs. SBC's registered agent is Jeannie Englund, 1520 E COLLEGE WAY,

Complaint - 1

ANDERSON | SANTIAGO
787 MAYNARD AVE S
SEATTLE WA 98104
(206) 395-2665 / F (206) 395-2719

1 MOUNT VERNON, WA, 98273.

2 3. Jurisdiction over Defendant is proper as Defendant is doing business in
3 Washington State and venue is appropriate in King County, Washington.

4
5 **II. FACTS**

6 4. Plaintiffs were married on August 20, 2016. In August 2020, Plaintiffs entered
7 into a contract to purchase a bigger home for their growing family, and deposited earnest money
8 to secure performance. The home was still under construction, and closing was scheduled to
9 occur approximately at year-end.

10 5. On October 7, 2020 (on their youngest child's birthday, no less), to the shock and
11 dismay of Plaintiffs, they learned that Mr. White's wages were being garnished. Plaintiffs
12 ultimately learned that the garnishment related to a 2010 judgment and was issued by Skagit
13 Bonded Collectors, LLC, Defendant herein. A copy of the writ of garnishment is attached hereto
14 as **Exhibit A**.

15 6. For the pay period ending October, 1, 2020 Mr. White's paycheck reflected a
16 \$356.59 deduction for SBC's writ of garnishment, and for the pay period ending October 15,
17 2020, \$363.25 was withheld.

18 7. The garnishment greatly imperiled Plaintiffs' ability to purchase the home for
19 which they were under contract, as their lender informed Plaintiffs that they would no longer
20 qualify for the loan (due to the debt/income ratio) with SBC's garnishment. The financial
21 pressure faced by Plaintiffs was extreme, as a failure to complete the purchase would result in
22 the loss of their earnest money as well as the inability to raise their children in a suitably-sized
23 home.

The 2010 Collection Lawsuit and Judgment

8. Evidently, the basis of the garnishment was a 2010 Snohomish County District Court lawsuit, case no. C101101, against Christopher White individually. Although the caption included a “Jane Doe,” no party was ever substituted, and a default judgment was ultimately entered against Mr. White on May 17, 2010 for \$2,971.29.

9. Though Mr. White was unaware of any such lawsuit until the 2020 garnishment, it did not appear there was any lawful basis to challenge the entry of judgment.

10. The underlying cause of action concerned a debt owed by Christopher White’s ex-wife for unpaid homeowner’s association dues. Though Mr. White received no benefit from any such dues (as he did not reside with his former spouse during the time the debt was incurred), apparently SBC believed that Mr. White (by virtue of his marriage) could be held singularly liable for such debts. (Indeed, the only evidence ever submitted by SBC in the district court exclusively bore the name of Mr. White’s former spouse.)

The 2020 Extension of Judgment in Superior Court

11. In any event, as the judgment neared expiration, in May 2020, SBC timely moved to extend the judgment and, at the same time, transferred the judgment to Snohomish County Superior Court. The judgment extension was signed on May 3, 2020. *See Exhibit B* (motion and order extending judgment).

12. The combined motion and order identified the principal judgment amount (\$2,971.29), accrued interest (\$3,343.18) and the filing fee (\$230.00). It also articulated the applicable interest rate as either 9% for consumer debt, or 12% for non-consumer debt. As there is plainly no dispute that the HOA dues were consumer debt, the applicable rate as stated on the May 3, 2020 judgment extension was 9%.

1 13. Nevertheless, in SBC's affidavit for writ of garnishment, it falsely represented
2 that the applicable rate of interest was 12%. *See Exhibit C* (affidavit in support of writ).
3 Notably, SBC identified the debt as "consumer" debt in the writ itself (thus meaning that a 9%
4 interest rate would apply). *See Exhibit A*.

5 14. SBC also did not sign the affidavit for writ of garnishment as required by RCW
6 6.27.060, in that an affidavit is required, which itself mandates either a notarized signature or
7 statutorily-compliant declaration (also requiring a signature). *See Exhibit C*.

8 15. During this time, SBC appears to have complied with Governor Inslee's
9 proclamations related to the pandemic, and thus did not accrue as much interest as would occur
10 absent such proclamations.

11 **The Judgment is Separate Debt and Plaintiffs' Wages Cannot be Garnished**

12 16. SBC obtained a judgment against Christopher White in 2010, a judgment which
13 constitutes "separate debt" under Washington's community property rules. *See, e.g., Persilver v.*
14 *Merchants Credit Corp.*, 2020 WL 4582188 at *2 (W.D. Wash. Aug. 10, 2020).

15 17. Property acquired after marriage (such as wage income) is community property.
16 RCW 26.16.030.

17 18. RCW 26.16.200 provides that the wages of either spouse may not be garnished
18 for separate debts of either spouse.

19 19. Consequently, it is black-letter law that SBC may not garnish either Plaintiff's
20 wages for the judgment debt.

21 **SBC's Unlawful Collection Tactics Ramp Up By Refusing to Release the Garnishment**

22 20. Upon receipt of the garnishment on or about October 7, 2020, Plaintiffs
23 immediately contacted SBC by phone to understand the nature of the alleged debt.

1 21. Though Plaintiffs are not legally-trained, their concern that Mr. White's wages
2 could not be garnished was, in fact, legally correct. After numerous phone calls with SBC, on
3 October 15, 2020, Plaintiffs sent a letter which enclosed a copy of their marriage certificate,
4 proving their 2016 marriage date. See **Exhibit D** (10-15-20 letter). The letter was sent by fax at
5 a cost of \$4.95.

6 22. In a subsequent phone call, SBC confirmed receipt of the letter, but informed
7 Plaintiffs that the garnishment would continue unless the judgment was paid in full.

8 23. SBC's actions placed Plaintiffs in a difficult financial situation. Though the
9 garnishment was plainly unlawful, SBC's refusal to terminate the garnishment meant that
10 Plaintiffs would be unable to qualify for the loan to purchase their home (for which they were
11 under contract to do so, and would lose \$10,000 in earnest money for failing to perform). Mr.
12 White had no separate property of any value, and Ms. White was not inclined to divert their
13 family's limited resources (all of which were community property) to paying SBC for a debt
14 which originated many years before Plaintiffs had even met one another.

15 24. In short, to save the purchase of their home and avoid even harsher financial
16 consequences, Plaintiffs would have to accede to SBC's unlawful demand (that the judgment be
17 paid in full) in order to terminate the garnishment.

18 25. In late October 2020, Plaintiffs decided that to stop SBC's unlawful garnishment,
19 they had no choice but to do what SBC directed and pay the judgment in full. Plaintiffs
20 contacted SBC by phone, under protest, to request the total balance on the judgment so that
21 Plaintiffs could pay and save their new home.

22 **SBC Doubles Down on its Unlawful Tactics by Strong-Arming Payment**

23 26. On October 30, 2020, in response to the request for a current balance, SBC sent

1 Plaintiffs a letter which confusingly stated that the judgment balance was \$7,057.29, but also
 2 coyly stated that “we attached a Settlement Agreement for \$7042.18” and instructed Plaintiffs to
 3 sign and return. *See Exhibit E* (10-30-20 letter from SBC).

4 27. Firstly, this was outright confusing (and also false); SBC had represented that the
 5 balance on the judgment just one month earlier was \$6,662.74 (see Exhibit C), and SBC had not
 6 obtained any order from the Superior Court awarding additional fees or costs. Thus, it is unclear
 7 how either the balance of the judgment or any settlement would result in SBC expecting anyone
 8 to pay more than was actually owed.

9 28. Second, it was unclear what the point of a “settlement agreement” would be,
 10 when Plaintiffs had already stated they would pay the judgment in full, as a consequence of
 11 SBC’s unlawful tactics.

12 29. Plaintiffs subsequently called SBC to discuss the matter, and were falsely
 13 informed by SBC’s representative that “it was the law” that Plaintiffs needed to sign the
 14 settlement agreement in order to pay the judgment.

15 30. As Plaintiffs simply needed the matter concluded, on November 6, 2020,
 16 Plaintiffs sent a letter and included a cashier’s check made payable to Defendant for \$7,200.00 to
 17 ensure that, regardless of any other interest accrual, the judgment would be paid in full, even
 18 under SBC’s inflated amounts which included costs and fees which were not actually owed. *See*
 19 *Exhibit E* (11-6-20 letter from Plaintiffs).

20 SBC Attempts to Extort a Release of Liability

21 31. Despite (A) SBC’s unlawful garnishment which (B) coerced Plaintiffs into paying
 22 the entirety of a judgment under threat of further unlawful conduct by SBC, and (C) Plaintiffs’
 23 tender of a \$7,200.00 cashier’s check to SBC for more than the amount of the judgment, SBC

1 informed Plaintiffs by phone **that it would not honor the check and would continue its**
 2 **collection efforts unless Plaintiffs also signed a "Settlement Agreement."**

3 32. Subsequently, on November 13, 2020, SBC, **in possession of a \$7,200.00**
 4 **cashier's check from Plaintiffs**, sent Plaintiffs a letter stating that the balance on the judgment
 5 was \$7,066.39 and that the attached settlement agreement must be signed and returned by
 6 November 12, 2020, which was obviously impossible. A copy of this letter is attached as
 7 **Exhibit F.**

8 33. Plaintiffs, facing potential loss of their earnest money, home, or both, were given
 9 no option other than to accede to SBC's unlawful demand that a settlement agreement also be
 10 signed in addition to the payment in full. Under economic duress, Plaintiffs had no meaningful
 11 choice other than to sign the unlawful agreement, procured by duress and illegal activity. The
 12 document was signed and returned as instructed.

13 34. Thus, in addition to being procured under duress, the document was void for lack
 14 of consideration and/or was illusory.

15 Summary

16 35. In conclusion, although SBC had an existing judgment from 2010 against
 17 Christopher White, under black-letter Washington law, such a judgment was uncollectible from
 18 Mr. White's wages because of his 2016 marriage to Deborah White. This was particularly
 19 problematic for the Plaintiffs because they had recently entered into a contract to purchase a
 20 home, and the wage garnishment specifically prevented them from obtaining a loan, thus
 21 jeopardizing their earnest money and purchase. Even absent the home purchase, having wages
 22 garnished illegally is a tremendous hardship in and of itself.

23 36. SBC's conduct was wrongful for a litany of reasons, but the persistent and illegal

1 garnishment was only the beginning. SBC leveraged its unlawful acts into payment in full of the
 2 judgment, which SBC could not otherwise lawfully obtain, as Plaintiffs' assets were entirely
 3 community property assets unavailable to SBC. Then, once it had extorted payment in full, SBC
 4 took it one step further by placing conditions on full payment, and demanding that Plaintiffs
 5 waive their rights in exchange for paying SBC, which is one of the most abusive debt collection
 6 practices conceivable.

7 37. As a result of SBC's actions detailed above, Plaintiffs have incurred expenses in
 8 dealing with SBC (including but not limited to paying the judgment from community funds),
 9 seeking and retaining counsel in connection with ascertaining their legal rights and
 10 responsibilities, and have suffered financial uncertainty, unease, and distress caused by the false,
 11 improper, and confusing nature of the collection efforts.

12 **III. CAUSES OF ACTION**

13 **GENERAL ALLEGATIONS APPLICABLE TO ALL COUNTS**

14 38. With respect to the alleged debt, Plaintiffs are consumers as defined by 15 U.S.C.
 15 § 1692a(3) and Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6).

16 39. With respect to the alleged debt, Plaintiffs are "debtors" as defined by RCW
 17 19.16.100(7) and Defendant is a collection agency as defined by RCW 19.16.100(4).

18 40. For claims arising under the Fair Debt Collection Practices Act, such claims are
 19 assessed using the "least sophisticated debtor" standard. *Guerrero v. RJM Acquisitions LLC*, 499
 20 F.3d 926, 934 (9th Cir. 2007).

21 **Count 1 (and all subcounts)**

22 41. A debt collector may not use any false, deceptive, or misleading representation or
 23 means in connection with the collection of any debt. 15 U.S.C. § 1692e. This includes the false

1 representation of the character, amount, or legal status of a debt (§ 1692e(2)), the threat to take
 2 any action which cannot be legally taken (§ 1692e(5)); or the use of any false representation or
 3 deceptive means to collect or attempt to collect a debt (§ 1692e(10)).

4 42. Defendant used false, deceptive, or misleading representations or means in
 5 connection with the collection of an alleged debt when it:

- 6 a) Sought and obtained a garnishment against Mr. White's wages, despite the
 7 statutory prohibition (that wages are unavailable for execution on separate
 8 debts);
- 9 b) Sought a garnishment with an unsigned document, in violation of the statutory
 10 requirements of an affidavit (or declaration) and which also falsely stated the
 11 applicable interest rate as 12% (instead of 9%);
- 12 c) Made numerous misrepresentations about the law to Plaintiffs by phone,
 13 including but not limited to statements that SBC could continue garnishing
 14 Mr. White's wages and that Plaintiffs were required to sign a "settlement
 15 agreement" by law;
- 16 d) Stated that a settlement agreement was required, despite receiving \$7,200.00
 17 which exceeded any amounts owed;
- 18 e) Falsely represented that fees and costs related to the unlawful garnishment
 19 were somehow presently due and owing.

20 43. Therefore, Defendant violated 15 U.S.C. § 1692e, and/or its subsections, on
 21 numerous occasions.

22 **Count 2 (and all subcounts)**

23 44. A debt collector may not use unfair or unconscionable means to collect or attempt

1 to collect any debt. 15 U.S.C. § 1692f.

2 45. Plaintiffs reallege the paragraphs within Count I, *supra*, as constituting unfair and
3 unconscionable means to collect a debt.

4 46. In summary, the Defendant therefore violated 15 U.S.C. § 1692f and/or §
5 1692f(1) on a significant number of occasions.

6 GENERAL ALLEGATIONS APPLICABLE TO ALL CPA CLAIMS

7 47. Violations of RCW 19.16.250 are per se violations of the Consumer Protection
8 Act ("CPA"), RCW chapter 19.86.¹ See RCW 19.16.440. RCW 19.86.090 provides for treble
9 damages (to a limit of \$25,000) and attorney's fees.

10 48. Because RCW Chapter 19.16 is enforced through RCW 19.86 *et seq.*, the below
11 counts alleging violations of RCW Chapter 19.16 are therefore CPA violations.

12 49. Even minimal or nominal damages constitute "injury" under the CPA. *Panag*,
13 166 Wn.2d at 57. A plaintiff need not prove any monetary damages at all, as even
14 "unquantifiable damages" suffice to establish "injury" for purposes of the CPA. *Id.* (citing
15 *Nordstrom, Inc. v. Tampourlos*, 107 Wn.2d 735, 740 (1987)).

16 Count 3

17 50. RCW 19.16.250(21) prohibits the collection, or attempted collection, of any
18 amounts in addition to the principal of a claim other than allowable interest, collection costs, or
19 handling fees expressly authorized by statute, and, in the case of suit, attorney's fees and taxable
20 court costs.

21 51. Here, Defendant repeatedly demanded money for amounts not owed, primarily

22
23 ¹ See *Panag v. Farmers Ins. Co. of Wash.*, 166 Wn.2d 27, 53 (2009) ("Consumer debt collection is a highly regulated field. When a violation of debt collection regulations occurs, it constitutes a per se violation of the CPA...").

the costs and fees related to the unlawful garnishment which had not been awarded by any court.

52. Each attempt to collect money from Plaintiffs constitutes a separate attempt amounts obviously not owed.

53. Defendant therefore violated RCW 19.16.250(21) upon each debt collection attempt.

Count 4

54. A collection agency shall not threaten to take any action against the debtor which the licensee cannot legally take at the time the threat is made. RCW 19.16.250(16).

55. Each time that SBC stated to Plaintiffs that it would continue the garnishment, the threat was legally impermissible.

56. Defendant therefore violated RCW 19.16.250(16) on numerous occasions.

Count 5

57. A collection agency may not "procure from a debtor or collect or attempt to collect on any written note, contract, stipulation, promise or acknowledgment" requiring payment of amounts not owed. RCW 19.16.250(22).

58. SBC repeatedly sought (and obtained) an unlawful "agreement" requiring payment of amounts not owed, primarily related to costs connected with the unlawful garnishment.

59. Defendant therefore violated RCW 19.16.250(22) on numerous occasions.

Count 6 – Economic Duress

60. As stated above, the document procured unlawfully from Plaintiffs was done under duress, and is thus void/unenforceable.

61. An affirmative claim for economic duress exists as well. *See Starks v. Field*, 198 Wash. 593, 598 (1939); *Barker v. Walter Hogan Enter., Inc.*, 23 Wn.App. 450, 452 (1979).

1 62. Here, SBC applied pressure to Plaintiffs by garnishing (and refusing to release) Mr.
2 White's wages unlawfully. Even assuming the validity of the underlying judgment, Mr. White
3 had no separate assets of consequence and SBC could not have lawfully obtained payment (but for
4 its unlawful tactics) from marital community assets belonging to Plaintiffs.

5 63. SBC exploited Plaintiffs' vulnerability in that Plaintiffs stood to lose a substantial
6 amount of earnest money (and the home itself) if they were unable to complete the home purchase,
7 and SBC's garnishment prevented such a purchase (because Plaintiffs could no longer qualify for
8 a loan).

9 64. Finally, as Plaintiffs were scheduled to close on their home within two months, it
10 would have not only been time-prohibitive, but also cost-prohibitive for Plaintiffs to have initiated
11 and concluded litigation concerning the propriety of the garnishment, as well as whether the entire
12 amount could be collected from the marital community and/or whether an extortionate "settlement
13 agreement" was proper.

14 65. Thus, Defendant is liable for economic duress and/or business compulsion for the
15 entire amount paid by Plaintiffs, as well as all incidental expenses thereto.

16 Request for Injunctive Relief

17 66. A plaintiff may seek injunctive relief for violations of the Consumer Protection
18 Act. RCW 19.86.090.

19 67. Plaintiffs do seek injunctive relief from this Court which would enjoin Defendant
20 from collecting debts in the manner described above from both Plaintiffs and any other person
21 similarly situated. *Scott v. Cingular Wireless*, 160 Wn. 2d 843, 853 (2007).

22 68. Specifically, Plaintiffs seek an injunction prohibiting Defendant from its unlawful
23 collection tactics, including but not limited to demanding money that is not owed, collecting

1 debts by illegal wage garnishments, and misinforming debtors about the law.

2 69. Plaintiffs have reason to believe these actions may constitute a pattern and
3 practice of behavior and have impacted other individuals similarly situated.

4 70. Injunctive relief is necessary to prevent further injury to Plaintiffs and to the
5 Washington public as a whole.

6 71. Injunctive relief should therefore issue as described herein.

7 **IV. PRAYER FOR RELIEF**

8 WHEREFORE, Plaintiffs pray:

- 9 1. For Judgment against Defendants for actual damages.
10 2. For statutory damages of \$1,000.00, for FDCPA violations.
11 3. For statutory damages of \$2,000.00 per violation, for Washington Collection
12 Agency Act and Consumer Protection Act violations.
13 4. For treble damages, pursuant to RCW 19.86.090, calculated from the damages
14 determined by the court.
15 5. For costs and reasonable attorney's fees as determined by the Court pursuant to
16 15 U.S.C. 1692k(a)(3).
17 6. For injunctive relief pursuant to RCW 19.86.090 as described above.

18 Respectfully submitted this 20th day of April, 2021.

19 **ANDERSON SANTIAGO, PLLC**

20 By: _____
21 T. Tyler Santiago, WSBA No. 46004
22 Jason D. Anderson, WSBA No. 38014
23 Attorneys for Plaintiffs
787 Maynard Ave. S.
Seattle, WA 98104
(206) 395-2665
(206) 395-2719 (fax)

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EXHIBIT A

COPY

SNOHOMISH COUNTY SUPERIOR COURT, STATE OF WASHINGTON

SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.,

No.: 10-2-07879-5

Plaintiff,

vs.

CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE
DOE, his spouse,

Defendant(s).

THE BOEING COMPANY dba BOEING

Garnishee

WRIT OF GARNISHMENT FOR
SIXTY (60) DAYS
CONTINUING LIEN ON
EARNINGS & PAYMENTS
UNDER CONTRACTThis garnishment is
based on a judgment or
order for:
☐ child support.
☐ private student
 loan debt
☒ consumer debt
THE STATE OF WASHINGTON TO: THE BOEING COMPANY dba BOEING
Garnishee

AND TO: CHRISTOPHER WHITE SS#: ***-**-1315.

The above-named plaintiff has applied for a writ of garnishment against
you, claiming that the above-named defendant is indebted to plaintiff and that
the amount to be held to satisfy that indebtedness is \$7078.29, consisting of:

Balance on Judgment(s)	\$6584.47
Taxable Costs and Attorney Fees:	\$ 0.00
Accrued Interest:	
Interest from 04/23/2020 to 09/21/20:	\$ 63.57
Estimated Garnishment Costs:	
Filing Fee	\$20.00
Service and Affidavit Fees	\$0.00
Postage and Costs of	
Certified Mail	\$17.25
Garnishment Attorney Fee	\$300.00
Exparte Fee	\$30.00
Total Costs	\$ 367.25
Plus Estimated Interest (0.70/day*90 days):	\$ 63.00
TOTAL	\$7078.29

WRIT OF GARNISHMENT

-1-

CRAIG E. CAMMOCK
SkagitLawGroup, PLLC

360-336-

#5568215-RAQ

6502

P.O. Box 1048
Mount Vernon, WA 98273

1 THIS IS A WRIT FOR A CONTINUING LIEN. THE GARNISHEE SHALL HOLD the
 2 nonexempt portion of the defendant's earnings due at the time of service of
 3 this writ and shall also hold the defendant's nonexempt earnings that accrue
 4 through the last payroll period ending on or before SIXTY days after the date
 5 of service of this writ. HOWEVER, IF THE GARNISHEE IS PRESENTLY HOLDING THE
 6 NONEXEMPT PORTION OF THE DEFENDANT'S EARNINGS UNDER A PREVIOUSLY SERVED WRIT
 FOR A CONTINUING LIEN, THE GARNISHEE SHALL HOLD UNDER THIS WRIT only the
 Defendant's nonexempt earnings that accrue from the date the previously served
 writ or writs terminate and through the last payroll period ending on or
 before the 60 days after the date of termination of the previous writ or
 writs. IN EITHER CASE, THE GARNISHEE SHALL STOP WITHHOLDING WHEN THE SUM
 WITHHELD EQUALS THE AMOUNT STATED IN THIS WRIT OF GARNISHMENT.

7 YOU ARE HEREBY COMMANDED, unless otherwise directed by the court, by the
 8 attorney of record for the plaintiff, or by this writ, not to pay any debt,
 9 whether earnings subject to this garnishment or any other debt, owed to the
 10 defendant at the time this writ was served and not to deliver, sell, or
 11 transfer, or recognize any sale or transfer of, any personal property or
 12 effects of the defendant in your possession or control at the time when this
 13 writ was served. Any such payment, delivery, sale, or transfer is void to the
 14 extent necessary to satisfy the plaintiff's claim and costs for this writ with
 15 interest.

16 YOU ARE FURTHER COMMANDED to answer this writ according to the
 17 instructions in this writ and in the answer forms and, within twenty days
 18 after the service of the writ upon you, to mail or deliver the original of
 19 such answer to the court, one copy to the plaintiff or the plaintiff's
 20 attorney, and one copy to the defendant, at the addresses listed at the bottom
 21 of this writ.

22 If, at the time this writ was served, you owed the defendant any earnings
 23 (that is, wages, salary, commission, bonus, tips or other compensation for
 24 personal services or any periodic payments pursuant to a nongovernmental
 pension or retirement program), the defendant is entitled to receive amounts
 that are exempt from garnishment under federal and state law. You must pay
 the exempt amounts to the defendant on the day you would customarily pay the
 compensation or other periodic payment. As more fully explained in the
 answer, the basic exempt amount is the greater of 75% of disposable earnings
 or a minimum amount determined by reference to the employee's pay period, to
 be calculated as provided in the answer.

25 However, if this writ carries a statement in the heading of "This garnishment
 is based on a judgment or order for:"

- ☐ "child support," the basic exempt amount is 50 percent of
disposable earnings; or
- ☐ "private student loan debt," the basic exempt amount is the
greater of 85 percent of disposable earnings or 50 times the
minimum hourly wage of the highest minimum wage law in the state
at the time the earnings are payable; or
- ☐ "consumer debt," the basic exempt amount is the greater of 80
percent of disposable earnings or 35 times the state minimum
hourly wage.

YOU MAY DEDUCT A PROCESSING FEE FROM THE REMAINDER OF THE EMPLOYEE'S
 EARNINGS AFTER WITHHOLDING UNDER THIS WRIT. THE PROCESSING FEE MAY NOT EXCEED
 WRIT OF GARNISHMENT

-2-

CRAIG E. CAMMOCK
 SkagitLawGroup, PLLC 360-336-

#5568215-RAQ

6502

P.O. Box 1048
 Mount Vernon, WA 98273

1 TWENTY DOLLARS FOR THE FIRST ANSWER AND TEN DOLLARS AT THE TIME YOU SUBMIT THE
2 SECOND ANSWER.

3 If you owe the defendant a debt payable in money in excess of the amount
4 set forth in the first paragraph of this writ, hold only the amount set forth
5 in the first paragraph and any processing fee, if one is charged, and release
6 all additional funds or property to defendant.

7 IF YOU FAIL TO ANSWER THIS WRIT AS COMMANDED, A JUDGMENT MAY BE ENTERED
8 AGAINST YOU FOR THE FULL AMOUNT OF THE PLAINTIFF'S CLAIM AGAINST THE DEFENDANT
9 WITH ACCRUING INTEREST, ATTORNEY FEES, AND COSTS WHETHER OR NOT YOU OWE
10 ANYTHING TO THE DEFENDANT. IF YOU PROPERLY ANSWER THIS WRIT, ANY JUDGMENT
11 AGAINST YOU WILL NOT EXCEED THE AMOUNT OF ANY NONEXEMPT DEBT OR THE VALUE OF
12 ANY NONEXEMPT PROPERTY OR EFFECTS IN YOUR POSSESSION OR CONTROL.

13 JUDGMENT MAY ALSO BE ENTERED AGAINST THE DEFENDANT FOR COSTS AND FEES
14 INCURRED BY THE PLAINTIFF.

15 WITNESS, the Honorable BRUCE I. WEISS, Judge of the above-
16 entitled Court, and the seal thereof, this SEP 25 2020
17 day of SEP 25 2020

18 HEIDI PERCY
19 SNOHOMISH COUNTY CLERK

20 SNOHOMISH COUNTY SUPERIOR COURT CLERK
21 3000 ROCKEFELLER AVENUE *mt 603*
22 EVERETT WA 98201

23 J. Siverson
24 DEPUTY CLERK

25 **SEAL**

26 CRAIG E. CAMMOCK, WSBA #24185
27 Attorney for Plaintiff
28 P.O. Box 1048
29 Mount Vernon, WA 98273

30 Address of the Clerk of the Court:
31 SNOHOMISH COUNTY SUPERIOR COURT CLERK
32 3000 ROCKEFELLER AVENUE
33 EVERETT, WA 98201

34 Name and Address of the Defendant:
35 CHRISTOPHER WHITE
36 4500 HARBOUR POINTE BLD #317
37 MUKILTEO, WA 98275

38 WRIT OF GARNISHMENT

-3-

#5568215-RAQ

6502

CRAIG E. CAMMOCK
SkagitLawGroup, PLLC 360-336-
P.O. Box 1048
Mount Vernon, WA 98273

EXHIBIT B

10-2-07879-5
 OREX7JD 2
 Order Extending Judgment
 01455250



FILED

2020 MAY -5 PM 4:23

HEIDI PERCY
 COUNTY CLERK
 SNOHOMISH CO. WASH

SNOHOMISH COUNTY SUPERIOR COURT, STATE OF WASHINGTON

SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.,

No.: 10-2-07879-5

Plaintiff,

vs.

CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE
 DOE, his spouse,

MOTION AND ORDER FOR
 EXTENSION OF JUDGMENT
 PER RCW 6.17.020

ORIGINAL

Defendant(s),

JUDGMENT SUMMARY

1. Judgment Creditor: SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.
2. Judgment Debtors: CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE DOE, his spouse,
3. Previous Judgment Amount: \$2971.29
4. Additional legal/garn costs: \$ 40.00
5. Post Judgment Interest thru 04/23/20: \$ 3343.18
6. Less Payments and Credits: \$ 0.00
7. Sub-total: \$6354.47
8. Filing fee to extend judgment pursuant to RCW 6.17.020 \$ 230.00
- TOTAL \$6584.47

For consumer debt, the Total Judgment Amount Shall Bear Interest at the rate of 9% per annum. For non-consumer debt, the Total Judgment Amount Shall Bear Interest at the rate of 12% per annum.

Attorney for Judgment Creditor: CRAIG E. CAMMOCK

EXTENSION OF JUDGMENT

#5568215-RAQ

CRAIG E. CAMMOCK

SkagitLawGroup, PLLC

P.O. Box 1048

Mount Vernon, WA 98273

360-336-6302

Ex parte

MOTION

COMES NOW the Plaintiff, pursuant to RCW 6.17.020, and petitions the Court to extend that certain judgment entered against CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE DOE, his spouse, herein on 05/17/10 for an additional ten (10) years, in that said judgment remains wholly or partially unsatisfied despite diligent collection efforts by the Plaintiff.

Dated this 23rd day of April, 2020.

CRAIG E. CAMMOCK, WSBA #24185
Attorney for Plaintiff

Jeannie Englund
WSBA #33548

ORDER

THIS MATTER coming on regularly before the above entitled Court upon motion of plaintiff for extension of judgment against CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE DOE, his spouse ; the Court having examined the files and records herein; and the Court being fully advised, now, therefore, IT IS HEREBY ORDERED, ADJUDGED AND DECREED, that Plaintiff's application is granted and Plaintiff's judgment, together with costs of \$230.00 for a total judgment in the amount of \$6584.47 is hereby extended for an additional 10 years expiring 05/17/2030.

DATED this 3rd day of May, 2020.

JUDGE/COURT COMMISSIONER

Presented by:

CRAIG E. CAMMOCK, WSBA #24185
Attorney for Plaintiff

Jeannie Englund
WSBA #33548

EXTENSION OF JUDGMENT

#5568215-RAQ

CRAIG E. CAMMOCK
SkagitLawGroup, PLLC 360-336-6502
P.O. Box 1048
Mount Vernon, WA 98273

EXHIBIT C

FILED

20 SEP 25 PM 3:34

HEIDI PERCY
COUNTY CLERK
SNOHOMISH CO. WASH.

ORIGINAL

10-2-07879-5
WRIT
Writ of Garnishment
8987211

SNOHOMISH COUNTY SUPERIOR COURT, STATE OF WASHINGTON

STATE OF WASHINGTON,

SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.,

Plaintiff,

vs.

CHRISTOPHER WHITE aka CHRISTOPHER LEE WHITE and JANE
DOE, his spouse,
Defendant(s).THE BOEING COMPANY dba BOEING
Garnishee

No.: 10-2-07879-5

AFFIDAVIT FOR WRIT
OF GARNISHMENT ON
JUDGMENT FOR
CONTINUING LIEN
ON EARNINGS &
PAYMENTS UNDER
CONTRACTSTATE OF WASHINGTON)
) ss.
COUNTY OF SKAGIT)

The undersigned, being first duly sworn on oath deposes and says:

1. I am a legal clerk and custodian of the records for SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.. I make this affidavit in support of Assignee of Plaintiff's application for a Writ of Garnishment.

2. As of this date, 9/21/2020, the above-named defendant is indebted to Assignee of Plaintiff in the amount of \$6662.74, on a wholly or partially unsatisfied judgment in the principal amount of \$2330.00, plus collection costs and/or treble damages of \$0.00, plus court costs and reasonable attorney's fees in the amount of \$617.50 and interest in the sum of \$3715.24. Interest accrues at the rate of 12% per annum.

AFFIDAVIT OF WRIT OF GARNISHMENT

-1-

#5568215-RAQ

CRAIG E. CAMMOCK

SkagitLawGroup, PLLC

360-336-6502

P.O. Box 1048

Mount Vernon, WA 98273

1 3. I have good reason to believe and do believe that the
2 garnishee defendant: THE BOEING COMPANY dba BOEING
3 ATTN: GARNISHMENTS P.O. BOX 3707 M/C 6X5-22
 SEATTLE, WA 98124-2207
4 is indebted to the defendant in amounts exceeding those exempted from
5 garnishment by any state or federal law, or that the garnishee defendant has
6 possession or control of personal property or effects belonging to the
7 defendant which are not exempted from garnishment by and state or federal law.

8 4. The garnishee defendant is believed to be the employer of the
9 defendant herein.

10 Assignee of Plaintiff is attempting to collect a debt, and any
11 information obtained will be used for that purpose.

12 I certify and declare under penalty of perjury under the laws
13 of the State of Washington that the foregoing is true and correct.

14 SB&C, LTD aka SKAGIT BONDED
 COLLECTORS, L.L.C.

15 BY: _____
16 RAQUEL RINCON-GUZMAN

17 ASSIGNEE OF PLAINTIFF'S ADDRESS

18 -----
18 SB&C, LTD aka SKAGIT BONDED COLLECTORS, L.L.C.
19 1520 E. COLLEGE WAY
20 P. O. BOX 519
MOUNT VERNON, WA 98273
TELEPHONE: (360) 336-3116

21
22
23
24
25
AFFIDAVIT OF WRIT OF GARNISHMENT

-2-

#5568215-RAQ

CRAIG E. CAMMOCK

SkagitLawGroup, PLLC

P.O. Box 1048

Mount Vernon, WA 98273

360-336-6502

EXHIBIT D

Dear SB&c, Ltd aka SKAGIT BONDED COLLECTORS, L.L.C. Or whom it may concern, No: 10-2-07879-5

I Christopher Lee White and I, Deborah White, maiden name Deborah Goodson, were married on 08-20-16, in snohomish county, find attached marriage certificate. I am telling you to stop garnishing our paycheck, and return any and all money ASAP, that you have already garnished!

You have 10 days from the date of this letter sent via fax, on 10-15-20 to stop garnishing our martial, community property paychecks!

Thank you!

Christopher White



Deborah White





Washington State
CERTIFICATE OF MARRIAGE



201610204027 1 PG
10/20/2016 3:48pm \$0.00
SNOHOMISH COUNTY, WASHINGTON

COUNTY OF LICENSE:	
SNOHOMISH	
DATE VALID	NOT VALID AFTER
07/28/2016	09/23/2016

Marriage ceremony must be performed in the State of Washington.

201607254049 1 PG
07/25/2016 3:56pm \$66.00
SNOHOMISH COUNTY, WASHINGTON

Duplicate Original

Please type or print clearly in permanent black ink.

State File Number

COUNTY AUDITOR:		DATE RECEIVED (MM/DD/YYYY)	
X <i>Carol Weikel</i>		OCT 20 2016	
PERSON A CHECK ONE <input checked="" type="checkbox"/> BRIDE <input type="checkbox"/> GROOM <input type="checkbox"/> SPOUSE		PERSON B CHECK ONE <input type="checkbox"/> BRIDE <input checked="" type="checkbox"/> GROOM <input type="checkbox"/> SPOUSE	
LEGAL NAME BEFORE MARRIAGE (FIRST/MIDDLE/LAST) <i>Deborah Christine Goodson</i>		LEGAL NAME BEFORE MARRIAGE (FIRST/MIDDLE/LAST) <i>Christopher Lee White</i>	
BIRTH NAME (IF DIFFERENT) <input type="checkbox"/> MALE <input checked="" type="checkbox"/> FEMALE		BIRTH NAME (IF DIFFERENT) <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
CURRENT RESIDENCE - STREET, CITY/TOWN <i>413 46th St. SE, Everett</i>		CURRENT RESIDENCE - STREET, CITY/TOWN <i>413 46th St. SE, Everett</i>	
COUNTY OF RESIDENCE <i>Snohomish</i>	STATE OF RESIDENCE <i>WA</i>	COUNTY OF RESIDENCE <i>Snohomish</i>	STATE OF RESIDENCE <i>WA</i>
DATE OF BIRTH (MM/DD/YYYY) <i>1983</i>	BIRTH STATE (IF NOT USA, PROVIDE COUNTRY) <i>WA</i>	DATE OF BIRTH (MM/DD/YYYY) <i>1983</i>	BIRTH STATE (IF NOT USA, PROVIDE COUNTRY) <i>CA</i>
MOTHER/PARENT BIRTH NAME <i>Roberta Quandt</i>		MOTHER/PARENT BIRTH NAME <i>TWINANAU UEPA</i>	
FATHER/PARENT BIRTH NAME <i>Thomas Goodson</i>		FATHER/PARENT BIRTH NAME <i>RAYMOND WHITE</i>	
MOTHER/PARENT BIRTH STATE (OR COUNTRY) <i>Alaska</i>	FATHER/PARENT BIRTH STATE (OR COUNTRY) <i>California</i>	MOTHER/PARENT BIRTH STATE (OR COUNTRY) <i>AMERICAN SAMOA</i>	FATHER/PARENT BIRTH STATE (OR COUNTRY) <i>CALIFORNIA</i>
OFFICIANT			
I certify that the undersigned, by authority of license issued by the County noted above, did on this day join in lawful wedlock with their mutual consent in the presence of witnesses. In testimony whereof, witness our signatures:			
DATE OF MARRIAGE (MM/DD/YYYY) <i>08/20/2016</i>	COUNTY OF CEREMONY <i>SNOHOMISH</i>	TYPE OF CEREMONY (CHECK ONE) <input checked="" type="checkbox"/> RELIGIOUS <input type="checkbox"/> CIVIL	DATE SIGNED (MM/DD/YYYY) <i>08/20/2016</i>
OFFICIANT'S ADDRESS (STREET, CITY, STATE AND ZIP CODE) PLEASE PRINT <i>3661 PHINNEY AVENUE, SEATTLE WA 98103</i>			OFFICIANT'S DAYTIME PHONE <i>206-617-5679</i>
OFFICIANT'S NAME (PRINT) <i>DR. LAEL ATKINSON</i>		OFFICIANT'S SIGNATURE <i>Dr. Lael Atkinson</i>	
WITNESS SIGNATURE <i>X [Signature]</i>		WITNESS SIGNATURE <i>X [Signature]</i>	
PERSON A SIGNATURE <i>X [Signature]</i>		DATE SIGNED (MM/DD/YYYY) <i>08/20/2016</i>	
PERSON B SIGNATURE <i>X [Signature]</i>		DATE SIGNED (MM/DD/YYYY) <i>08/20/2016</i>	

DOH/CHS 005 (REV 12/2012)

FORM VALID ON DECEMBER 6, 2012

EXHIBIT E



Terms and Conditions (Remitter and Payee):

- * Please keep this copy for your record of the transaction
- * The laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
 - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
 - In most cases, the funds will be considered "abandoned" before the "Void After" Date
- * Placing a Stop Payment on a Cashier's Check
 - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
 - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
- * Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

FOR YOUR PROTECTION SAVE THIS COPY
CASHIER'S CHECK

Customer Copy

1520

11/06/2020

Void after 7 years

Remitter: DEBORAH C WHITE/CHRISTOPHER L WHITE

\$** 7,200.00 **

Pay To The Order Of: SB & C /SKAGIT BONDED COLLECTORS

Memo:

Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.

NON NEGOTIABLE

282111107 NEW 01/08 0810004306

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK



CASHIER'S CHECK

Date

11/06/2020

Void after 7 years

1520

91-2

1221

Remitter: DEBORAH C WHITE/CHRISTOPHER L WHITE

Pay To The Order Of: SB & C /SKAGIT BONDED COLLECTORS

Pay: SEVEN THOUSAND TWO HUNDRED DOLLARS AND 00 CENTS

\$** 7,200.00 **

Do not write outside this box

RE: 8215 and 5571812

MEMO: CASE# 10-2-07879-5

Note: For information only. Comment has no effect on bank's payment.

Drawer: JPMORGAN CHASE BANK, N.A.

Reginald Chambers

Reginald Chambers, Chief Administrative Officer
JPMorgan Chase Bank, N.A.
Phoenix, AZ



222611

11-6-20

Dear SB and C, Ltd.

RE#: [REDACTED] 8215 and [REDACTED] 1812, Case#: 10-207879-5

I don't understand why you sent me this lengthy letter on October 30th, 2020, I simply just asked to be sent the total amount supposedly owed on the judgement. The Sep. 25th, 2020 garnishment you signed says that the total amount is \$7078.29 which includes estimated interest for 90 days. As I explained, this just needs to be stopped from garnishing my checks, so I am enclosing a payment of \$7,200.00, which should cover any other expenses or interest, send me back the difference within 10 days. Just to be clear, I am only paying this to stop the garnishment, as the garnishment is holding up the purchase of a home for my family that we put a substantial amount of Ernest money down on back in August of 2020, and have been told by my Mortgage lender we cannot close our mortgage with the garnishment from my checks.

Christopher White

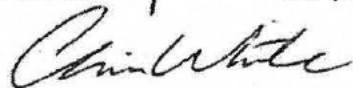


EXHIBIT F

Nov. 12. 2020 4:52PM SB&C LTD

No. 6250 P. 1

**SB&C, Ltd.**

A Professional Debt Collection Agency

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
christopher white	may
COMPANY:	DATE:
	11.12.20
FAX NUMBER:	PHONE NUMBER:
425-259-3363	360.848.6552
RE:	TOTAL NO. OF PAGES INCLUDING COVER:
8215	5

☐ URGENT
 ☐ FOR REVIEW
 ☐ PLEASE COMMENT
 ☐ PLEASE REPLY
 ☐ PLEASE RECYCLE

NOTES/COMMENTS:

The information contained in this transmission is confidential and intended solely for the use of the recipient named above. Dissemination, distribution, or duplication of this communication by other than the intended recipient is strictly prohibited. If received in error, please notify us immediately by telephone at the number listed below, and return this document to us at the address below via U.S. Mail. Postage costs will be reimbursed.

P.O. Box 510/ 1520 E. COLLEGE WAY
 MOUNT VERNON, WA 98273
 (360) 336-3116 OR TOLL FREE (877) 336-3116 FAX# (360) 338-5109

Nov. 12. 2020 4:52PM SB&C LTD

No. 6250 P. 2



SB&C, Ltd.

1520 E. College Way
P.O. Box 519
Mount Vernon, WA 98273
360-336-3116 360-336-5109 (fax)

A Professional Debt Collection Agency

November 13, 2020

Christopher White
413 46th St SE
Everett, WA 98203

RE#: [REDACTED] 8215
Case #: 10-2-07879-5
Balance: \$ 7066.39

This letter constitutes an offer of settlement pursuant to ER 408 and this letter and all statements contained herein are intended to be inadmissible in any proceeding.

Dear Mr. White;

Pursuant to our recent communication, we attached a Settlement Agreement for \$7036.39. Please sign and return the agreement along with payment to the address provided on or before 11/12/20.

If you should have any additional questions, you can reach our office at the address or telephone number provided.

For your review, I also attached a complete breakdown. This breakdown includes costs associated with the pending garnishment that have not been reduced to Judgment in the amount of \$567.25.

Respectfully,

May Rylee, Supervisor
SB&C Ltd.

SB&C Ltd. is a professional debt collection company.
This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Nov. 12. 2020 4:52PM SB&C LTD

No. 6250 P. 3

5568215

ID RAQ

**SETTLEMENT AGREEMENT
(Garnishment)****WHEREAS:**

The undersigned Defendant(s) wishes to resolve this judgment, Cause# 10-2-07879-6 without further action.

Defendant(s) acknowledges that if the legal process continues, SB&C, LTD a/k/a Skagit Bonded Collectors, L.L.C (SB&C) will prevail and enforce the judgment against Defendant(s) for amounts due to Plaintiff in an amount sufficient to cover costs, attorney's fees and part or all of the balance due.

SB&C is willing to proceed with the collection of the judgment, but will accept a reasonable offer of settlement if made by Defendant(s).

THEREFORE:

Defendant(s) offers to pay SB&C \$ 7036.39. SUCH SUM SHALL BE IN FULL SETTLEMENT AND SATISFACTION OF THE JUDGMENT.

SB&C agrees to accept the above offer by the Defendant(s) and upon receipt of the balance SBC agrees not to pursue the current judgment, nor take further garnishment action on this judgment.

SB&C and Defendant(s) hereby release, remise, acquit and forever discharge each other, together with its employees, clients, agents, representatives, attorneys, officers, directors, partners, predecessors, successors and assigns, subsidiary corporations, parent corporations, and related corporate divisions, from any and all actions and causes of action, judgments, suits, claims, demands, liabilities, obligations, damages and expenses of any and every character, known or unknown, direct and/or indirect, at law or in equity, of whatsoever kind or nature, whether heretofore or hereafter accruing, for or because of any matter or things done, omitted or suffered to be done by either SB&C or Defendant(s) prior to and including the date hereof, in any way directly or indirectly arising out of or in any way relating to the subject matter of the Complaint, the judgment, this garnishment, or any of the transactions or events associated therewith.

Notwithstanding anything to the contrary, this release shall be limited to: (i) a release by SB&C of those claims by SB&C against Defendant(s) that were expressly set forth in the

Nov. 12. 2020 4:52PM SB&C LTD

No. 6250 P. 4

complaint and which were subsequently reduced to judgment resulting in this garnishment; and (ii) those claims by Defendant(s) that were, or could have been, brought against SB&C as a counterclaim in this suit or which arise out of or relate to the garnishment or this settlement agreement. Also notwithstanding anything to the contrary, this release shall not in any way release Defendant(s) from any accounts that SB&C has or will try to collect from Defendant(s) in the future other than those accounts set forth in the complaint for which final judgment was entered.

Defendant(s) is/are hereby advised that the Defendant(s) has/have the opportunity to have this document reviewed by counsel of Defendant's choice prior to signing. Defendant(s) agrees that no interpretation or construction shall be made with respect to this document based on which party drafted the document.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands this ____ day of

 SB&C, LTD. a/k/a
 Skagit Bonded Collectors, L.L.C.

X _____
 Defendant

BY: _____
 Signature (SB&C, Ltd.)

 Print Defendant Name

 Print name (SB&C, Ltd.)

 Title (SB&C, Ltd.)

Nov. 12. 2020 4:52PM SB&C LTD

No. 6250 P. 5

This information is provided to assist you in determining how the balance was arrived at and to whom the original balance was owed. You may owe SB&C balances that are not included in the accounts that are the subject of this document. Please check with our office at the number shown on the front to determine if you have additional balances due. This communication is from a debt collector.

ACCOUNT #	CREDITOR	INT RATE	SERVICE DTE
9215	WESLEY STREET CONDOMINIUMS***	9.00%	08/01/09
1812	WESLEY STREET CONDOMINIUMS***	9.00%	09/01/09

ACCOUNT #	PRIN	INT	NSF	CC	ATTYS	OTHER	AGCY INT	TOTAL
9215	2150.00	120.00	0.00	784.75	200.00	0.00	3359.66	6614.41
1812	180.00	10.00	0.00	0.00	0.00	0.00	261.98	451.98

KEY

PRIN: = PRINCIPAL ASSIGNED BY CREDITOR
 INT = INTEREST, SERVICE CHARGES, AND/OR LATE FEES ACCRUED PRIOR TO ASSIGNMENT
 NSF = IF THERE WAS AN NSF CHECK(S), THIS WILL BE THE REASONABLE HANDLING FEE(S) AND/OR NSF COLLECTION COSTS (IF ANY) AUTHORIZED BY RCW 62A.3-515.
 CC = COURT COSTS
 ATTYS = ATTORNEY FEES AUTHORIZED BY THE COURT OR BY STATUTE
 OTHER = IF THE CREDITOR IS A PUBLIC BODY, A COURT, OR A CREDIT UNION, THIS IS A CHARGE AUTHORIZED BY RCW 19.16.500, RCW 3.02.045, OR RCW 31.12.402(5) RESPECTIVELY. IF THIS IS AN NSF CHECK, THIS IS A PENALTY FEE AUTHORIZED BY RCW 62A.3-515 IF THIS IS A COMMERCIAL ACCOUNT, THIS IS A COLLECTION COST AUTHORIZED BY RCW 19.16.250 (21).
 AGCY INT = INTEREST ACCRUED SINCE THE ACCOUNT WAS ASSIGNED FOR COLLECTION
 INT RATE = CURRENT RATE AT WHICH INTEREST ACCRUES (PER ANNUM)